

KATHLEEN A. LEAVITT  
CHAPTER 13 STANDING TRUSTEE  
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**UNITED STATES BANKRUPTCY COURT  
NEVADA DIVISION**

**IN RE:  
RICHARD W HENDERSON  
CONSTANCE C HENDERSON**

**CASE NO: BKS-08-21695-MKN**

**NOTICE OF DEFAULT IN CHAPTER 13 PLAN  
PAYMENTS AND DEMAND FOR CURE**

**Debtor (s)**

**TO THE DEBTOR(S) AND HIS OR HER ATTORNEY:  
YOU ARE BEHIND IN YOUR CHAPTER 13 PLAN PAYMENTS AND YOUR CASE MAY BE  
DISMISSED, WITHOUT FURTHER NOTICE OR HEARING, UNLESS YOU TAKE ACTION  
WITHIN 30 DAYS OF THE DATE LISTED BELOW.**

YOU ARE HEREBY NOTIFIED that the Chapter 13 Trustee's records show that you have not made all of the payments required by your Confirmed Plan.

YOU ARE IN DEFAULT UNDER YOUR CHAPTER 13 PLAN. As of February 18, 2010, payments are delinquent in the amount of \$2,680.00. A list of payments received is attached as "Exhibit A". Any tax refunds or proceeds from insurance or sales do not appear on this exhibit.

IN ORDER TO CONTINUE TO RECEIVE THE PROTECTION OF THE U.S. BANKRUPTCY COURT:

**YOU MUST, by 03/20/2010, bring the case current by paying, in certified funds to the Chapter 13 Trustee, the amount of \$3,350.00** (This amount represents your delinquency plus your next plan payment due after 2/18/2010); OR

YOU MUST, by 03/20/2010, submit to the Chapter 13 Trustee through your attorney, if you are represented, a Modified Chapter 13 Plan. Such modified Plan must propose terms under which you would not be in default and which will provide for Plan completion within 60 months of the original date you filed your Chapter 13 petition; OR

YOU MUST file and serve a request for a hearing on the Trustee's Notice of Default, setting forth the reason for requesting the hearing supported by affidavits or declarations.

**THIS NOTICE ADDRESSES PLAN PAYMENT DEFAULT ONLY AND DOES NOT ADDRESS  
OTHER PROBLEMS THAT MAY EXIST IN YOUR CASE. PLEASE CONTACT YOUR  
ATTORNEY IMMEDIATELY. YOUR CASE MAY BE DISMISSED.**

Dated: February 18, 2010

/s/ Kathleen A. Leavitt

Kathleen A. Leavitt

Chapter 13 Trustee

**Exhibit A to Notice of Default****CASE NO.: 08-21695-MKN****RICHARD W HENDERSON AND CONSTANCE C HENDERSON**

<b>Date Posted</b>	<b>Source Number</b>	<b>Description</b>	<b>Amount of Receipt</b>
Nov 05, 2008	NSB 5500	MONEY ORDER FROM DEBTOR	670.00
Dec 23, 2008	NSB 6534	MONEY ORDER FROM DEBTOR	670.00
Jan 27, 2009	NSB 8355	CASHIER'S CHECK FROM DEBTOR	670.00
Mar 03, 2009	NSB 0673	CASHIER'S CHECK FROM DEBTOR	670.00
Apr 08, 2009	NSB 1439	CASHIER'S CHECK FROM DEBTOR	670.00
May 27, 2009	NSB 9728	CASHIER'S CHECK FROM DEBTOR	670.00
Jun 23, 2009	NSB 4324	CASHIER'S CHECK FROM DEBTOR	670.00
Aug 25, 2009	NSB 4719	CASHIER'S CHECK FROM DEBTOR	670.00
Sep 24, 2009	NSB 4891	CASHIER'S CHECK FROM DEBTOR	670.00
Oct 13, 2009	NSB 5022	CASHIER'S CHECK FROM DEBTOR	1,340.00
Nov 30, 2009	NSB 2586	CASHIER'S CHECK FROM DEBTOR	670.00
<b>Gross Debtor Receipts:</b>			<b>\$8,040.00</b>